

**City of Chula Vista
Redevelopment and Housing**

The ABCs of Starting a Small Business

(For Businesses within Chula Vista City Limits)

There are several important steps to starting a business in the City of Chula Vista. The steps may vary according to the type of business you intend to start, but the following key steps will give you a general idea.

Note: Many of the following steps can be researched and accomplished by first visiting the respective web sites listed, rather than calling or visiting agency offices.

For those business start-ups that do not have access to the Internet, you may visit any of the City's Public Libraries and get online.

1. Get Basic Information

The City of Chula Vista's Civic Center Branch Library provides significant resource materials, including information on market research, trademark and service marks, how-to books on a variety of businesses and industries, etc. For more information, contact:

City of Chula Vista Civic Center Branch Library
365 "F" Street, Chula Vista, CA 91910
(619) 691-5069 website: www.chulavistalibrary.com

The Small Business Development & International Trade Center at Southwestern College (SWC) has a Business Resource Center which provides a one-stop location for free access to a variety of information, education and training designed to help entrepreneurs start, operate and grow their business. For more information contact:

Small Business Development & International Trade Center – SWC
900 Otay Lakes Road, Building 1600, Chula Vista, CA 91910
(619) 482-6391 website: www.sbditc.org

The City of Chula Vista's Redevelopment and Housing Department acts as an information clearinghouse for City small business services and programs, and those of other agencies in the area. The information can be requested via telephone or can be accessed on-line or by visiting the office. Additionally, the City's Community Development staff can assist you with City zoning, permitting and regulatory challenges. For more information contact:

City's Redevelopment Agency and Housing Authority
276 Fourth Avenue, Chula Vista, CA 91910
(619) 585-5722 website:

http://www.chulavistaca.gov/City_Services/Development_Services/RedevHousing

2. Create a Business Plan

A business plan is like a roadmap; it shows you where you are in relation to where you want to be. Whether you believe in a business plan or not, starting a business involves many ideas that need to be documented and actions that need to be taken. Many businesses fail without a business plan, moreover, banks require one prior to being considered for a loan. For more information contact:

Small Business Development & International Trade Center – SWC
900 Otay Lakes Road, Building 1600, Chula Vista, CA 91910
(619) 482-6391 website: www.sbditc.org

3. Determine a Business Name

The name you choose for your business is very important. If the name you choose is your own legal surname and a one-word description (such as John Smith Roofing) then you are not required to register a fictitious business name. If you choose a business name that does not meet these parameters (such as JS Expert Roofing) and your business is not registered with the state then state law requires you to file a fictitious business name statement with the County of San Diego. Please note that this statement does not protect the business name.

County of San Diego, Assessor/Recorder/Clerk's Office

590 Third Avenue, Chula Vista, CA 91910
(619) 498-2200 website: www.sdcounty.ca.gov/arcc

4. Determine the Legal Structure of the Business

Several legal structures exist in the state of California. Your choice of legal structure will affect your income taxes and personal liability. Most businesses start as a **Sole Proprietorship** or a **General Partnership** and are generally the least complicated. **Limited Partnerships, Limited Liability Partnerships, Corporations** and **Limited Liability Companies** must register with the Secretary of State. You are strongly advised to contact your own accountant or attorney for advice and assistance in determining the best legal structure for you and your business.

California Business Portal

(916) 324-6769 website: www.ss.ca.gov/business/business.htm

IRS'S Technical Services Division

(800) 829-1040 website: www.irs.treas.gov

5. Determine the Business Activity Type

There is a classification system for business activity types in Chula Vista, which identifies a business activity and determines many of the start-up requirements and where the business can be located. For more information on business activity type contact:

City's Planning and Building Services Department

276 Fourth Avenue, Chula Vista, CA 91910

(619) 585-5624 website:

www.chulavistaca.gov/City_Services/Development_Services/Planning_Building

6. Select a Site and Determine Zoning and Site Permit Requirements

Determining zoning requirements prior to signing a lease or contract is imperative. You must check with the City to see if the type of business you plan to operate is legal in the desired location. You can usually receive same day information on the status of your location if you have the proposed business address and a description of the business when you contact:

City's Planning and Building Services Department

276 Fourth Avenue, Chula Vista, CA 91910

Zoning and Permit Questions - (619) 585-5621

If operating from home, you must follow the requirements for **Home Occupations**. You can obtain this information by contacting the above referenced Zoning and Permit Questions number.

7. Obtain Any Special Licenses and Permits

The business activity type chosen determines the **licenses and permits** needed to operate a business legally. Some of the key contacts are listed below.

There are a number of **police regulated businesses** in the city of Chula Vista that **require special licenses and/or permits, in addition to the Business License**. The following business activity types require a special license/permits. This is not a complete list.

Bingo Game	Casino Party	Food/Lunch Truck Vendor
Holistic Health Practitioner	Ice Cream Vendor	Live Entertainment /Dance
Massage Technician	Non-Profit Solicitor	Pawn Shop
Solicitor	Taxi	

To obtain a complete list of **Police Regulated Business** within the City of Chula Vista, or to find out if your business requires special licenses and/or permits, contact: **Chula Vista Police Department's Business Office**, (619) 691-5137

The CalGOLD database provides detailed information on the business permit, license and registration requirements from all levels of government. The information includes a description of the requirement, the name, address, and telephone number of the agency, and frequently, a direct link to that agency's Internet web pages. The information identified is specific to the type of business and its location in California.

CalGOLD
(916) 323-2514 website: www.calgold.ca.gov

For a list of more than 200 regulated Occupations and Professional Services, contact:
State Department of Consumer Affairs
(800) 952-5210 website: www.dca.ca.gov

Businesses selling tangible personal property in the state of California must apply for a **Seller's Permit/Resale Number**.

State Board of Equalization
590 Third Avenue, Suite 202, Chula Vista, CA 91910
(619) 409-7440 website: www.boe.ca.gov

Businesses engaged in selling goods by weight or volume must register the devices with the County Agriculture, Weights and Measures Office. Permits must usually be obtained by: import/export businesses, agricultural-related production, and businesses using pesticides.

County - Agricultural, Weights and Measures Department
5555 Overland Ave., Bldg 3, San Diego, CA 92122-1295
(858) 694-2739 website: www.sdcawm.org

Business engaged in: selling or handling food products, operating a pool or spa, handling hazardous materials, underground storage tanks, medical wastes, x-ray equipment, or waste handling must contact the Department of Environmental Health at the County. For more information contact:

County – Department of Environmental Health
1255 Imperial Ave., Third Floor
San Diego, CA 92101
Tel: (619) 338-2222, Fax: (619) 338-2377 website: www.sdcdeh.org

Other permits and licenses may also be required.

8. Get Tax Information

Several types of taxes may be levied on businesses including City business tax, income tax and employment tax. **City Planning and Building Services Department** - (619) 585-5624

For state taxes visit the California Tax Information Center that is sponsored by California's tax agencies (Board of Equalization, Employment Development Department, and Franchise Tax Board) and the IRS.

California Tax Information Center website: www.taxes.ca.gov/

For a copy of "**Striking Gold in California**", which outlines state taxes for businesses, contact:
State Board of Equalization (800) 400-7115 website: www.taxes.ca.gov/doingbus.html

For federal tax information and a copy of the "**Small Business Resource Guide**", an invaluable tool to help business owners understand the basics, contact:

Internal Revenue Service (800) 829-1040 website: www.irs.treas.gov

9. Employer Responsibilities

An entirely new set of responsibilities arises when a business hires employees. Employers must register as an employer and obtain a federal Employer Identification Number (EIN), pay additional taxes, withhold, match and submit employee withholdings, must obtain worker's compensation insurance and adhere to employee eligibility regulations.

The EIN, also known as a Federal Tax Identification Number, is a nine-digit number that the IRS assigns to business entities. The IRS uses this number to identify taxpayers that are required to file various business tax returns. EINs are used by employers, sole proprietors, corporations, partnerships, non-profit organizations, trusts and estates, government agencies, certain individuals and other business entities. Federal Employer ID numbers can be obtained by completing form SS-4 on-line or calling:

Internal Revenue Service

(800) 829-4933 website: www.irs.gov/businesses/small/article/0,,id=102767,00.html

Get information on state requirements, taxes and services for employers by contacting:

Employment Development Department: website: www.edd.ca.gov/employer.htm

10. Apply for a Business License

Anyone doing business in the city of Chula Vista must have a Business License. Home-based businesses, self employed persons and independent contractors are also required to have a business license. The applications can be downloaded and/or obtained and filed at the following location:

City's Finance Department

276 Fourth Avenue, Chula Vista, CA 91910

(619) 585-5624 website:

http://www.chulavistaca.gov/City_Services/Administrative_Services/Finance/Treasury

By following these key start-up steps, the process should run more smoothly. If you do encounter obstacles with the process, or with permitting, zoning, etc., contact the City of Chula Vista's Business Services Coordinator in the Redevelopment and Housing Dept. The Business Services Coordinator serves as a liaison to the business community and assists with troubleshooting/advocacy, permitting and zoning questions, as appropriate.

City's Redevelopment Agency and Housing Authority

276 Fourth Avenue, Chula Vista, CA 91910

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